



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Laura McGowan

Case No.:

16-33684

Judge:

Kathryn Ferguson

Chapter:

7

**ORDER Re VOLUNTARY CONVERSION FROM CHAPTER 13 TO CHAPTER 7**

The relief set forth on the following page is hereby **ORDERED**.

DATED: May 4, 2018

Kathryn C. Ferguson

Judge, U. S. Bankruptcy Court

The Court having noted the voluntary conversion to chapter 7 by the debtor, and for good cause shown, it is hereby

ORDERED that within 120 days of the date of this order the chapter 13 trustee shall file a Final Report including an accounting of all receipts and distributions or a statement indicating why the report cannot be filed, and it is further

ORDERED that upon the filing of the Final Report the chapter 13 trustee is discharged as trustee of the estate and the bond is canceled, and it is further

ORDERED that within 14 days the debtor shall file:

- amendments to previously filed schedules and statements as necessary,
- all schedules and statements required by 11 U.S.C. § 521(a), if such documents have not already been filed, and
- a schedule of all property which was acquired after the commencement of the case, but before the entry of this order, and
- a schedule of executory contracts and unexpired leases entered into or assumed after the commencement of the case, but before the entry of this order, and
- a schedule of unpaid debts incurred after the commencement of the case, but before the entry of this order.

*rev.12/1/09*

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Laura McGowan  
 Debtor

Case No. 16-33684-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db +Laura McGowan, 100 Marilyn Drive, Brick, NJ 08723-7940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
 Daniel E. Straffi on behalf of Debtor Laura McGowan bktrustee@straffilaw.com,  
 G25938@notify.cincompass.com;bkclient@straffilaw.com;familyclient@straffilaw.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Michael Frederick Dingerdissen on behalf of Creditor PMT NPL FINANCING 2014-1  
 nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICES, LLC as Servicer PMT NPL  
 FINANCING 2014-1 nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS  
 INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1 nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor PMT NPL FINANCING 2014-1 nj.bkecf@fedphe.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9